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Evaluation of co-operative housing developments in Wales

Final Report

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Views expressed in this report are those of the researcher and not necessarily those of the Welsh Government.

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Glossary

Glossary text

Acronym/Key word	Definition
CIC	Community Interest Company
CCH	Confederation of Co-operative Housing
CLT	Community Land Trust
RSL	Registered Social Landlord (housing association)
WCC	Wales Co-operative Centre

1. Executive Summary

- 1.1 This research explores the early developmental stages of co-operative housing in Wales, with a view to understanding how co-operative housing schemes have progressed so far.
- 1.2 The aims of the evaluation were:
- to assess the progress of co-operative housing schemes in Wales
 - to investigate the specific impact of Welsh Government-funded support (both capital and revenue).
- 1.3 This report presents the findings of qualitative primary research undertaken from October to December 2015. The research comprised interviews with the key project staff and the members of co-operative housing groups and other strategic stakeholders.

Key Findings

Understanding the Co-operative Schemes

- 1.4 The research identified eight citizen-led schemes (initiated by members of the public rather than an organisation) likely to be complete in the short to medium term, two of which should be complete by the end of 2016.
- 1.5 The research identified eight RSL-led schemes (initiated by a housing association rather than members of the public) likely to be complete in the short to medium term, six of which should be complete by the end of 2016.
- 1.6 The RSL representatives interviewed generally felt that the co-operative model has potential to increase tenant satisfaction and some also consider it to be a possible strategy for improving problematic housing estates.
- 1.7 Citizen-led schemes have social/environmental objectives or are motivated by local issues such as antisocial behaviour or a shortage of affordable housing for local people.

- 1.8 Many of the citizen-led schemes reported that they have struggled to acquire the land needed to develop their projects. RSL-led projects have typically used their existing land stock or been able to use land previously owned by the state.
- 1.9 Finance is perceived to be an issue for many of the citizen-led schemes. Where citizen-led schemes lack a single, clear partner to provide the necessary capital, a patchwork of funding sources appears to be used. Such an approach attempts to subsidise the investment of individuals with small bundles of funding from the third sector and pro bono arrangements with professionals.
- 1.10 Some RSL representatives have indicated concern with the amount of resources which need to be committed at the early stages of co-operative schemes.
- 1.11 Though many schemes have not yet entered the construction phase, the co-operative homes that have been/are being built appear to be of good quality and frequently include design features that should allow the homes to be energy-efficient.
- 1.12 Some of the citizen-led schemes have sustainable development at their heart and have been exploring creative and novel methods of construction, though this could potentially make the fulfilment of housing standard requirements more difficult.
- 1.13 The more developed RSL schemes have used local events, advertising and local authority social housing waiting lists as a primary means of engaging new co-operative members. There remains a perception amongst RSL representatives that engaging new members is a challenge, though this challenge seems to have been successfully overcome for the most part.

Co-operative Members

- 1.14 The co-operative members involved in this research were a mix of people who had come from both the social housing and private rented sectors.
- 1.15 Citizen-led schemes are generally not as far advanced as RSL-led schemes, and the involvement of co-operative members in RSL-led schemes is restricted in the early stage.
- 1.16 RSL-led schemes had often implemented lengthy training programmes to explain the expectations of co-operative housing to prospective tenants. For the more advanced schemes the training was perceived to be a success by both the members and the RSL representatives.
- 1.17 Many RSL representatives feel that the training period could be shortened for future projects.
- 1.18 Co-operative members understand that their obligations include:
- keeping the co-operative area in good condition
 - fulfilling the administrative and attendance requirements
 - being a responsible member of the community and, where possible, going beyond this and offering support to fellow members
 - volunteering for special responsibilities in order to contribute to the operations and management of the co-operative.
- 1.19 Most of the co-operative members interviewed from RSL-led schemes were initially attracted to the schemes through conventional concerns such as living space or the quality of the built environment or the location of the estate.
- 1.20 Many of the co-operative members interviewed also felt that co-operative agreements were likely to provide them with longer-term tenancies and also go some way to circumventing issues associated with bad landlords which had previously been experienced in some cases.

- 1.21 As co-operative members became more involved in more developed schemes there was also an expectation that a strong sense of community may be a potential future benefit.
- 1.22 A small number of interviewees also mentioned the increased control that the co-operative arrangements would give them over their homes.
- 1.23 The most frequent way in which co-operative members have been involved in the projects so far has been through the attendance of meetings. For those moving into new-build properties, options offered over fixtures and fittings or the choice of plot have been widely appreciated.

The Wales Co-operative Centre (WCC) and Welsh Government Funding

- 1.24 Welsh Government grants are considered to have been a key catalyst for the three capital-funded schemes.
- 1.25 The support of the WCC was said to have been useful for most schemes and was generally highly praised. The WCC Project Manager is seen as 'hands-on', helping to deliver training programmes, attending meetings and helping schemes to prioritise issues.
- 1.26 Both citizen- and RSL-led schemes reported that the reassurance offered by WCC had been of great value, noting that embarking on a co-operative housing venture was currently a step into the unknown.
- 1.27 Some RSL representatives feel that their support requirements may decrease as their experience in the sector grows. However, assistance in financing projects, particularly that which assists with the front-loading of costs, is likely to be valued in the longer term.
- 1.28 A support requirement for citizen-led schemes, which are often one-off projects for the individuals involved, is likely to be ongoing. There may be scope to better tailor support in light of possible skills gaps in finance, land acquisition, and securing partners.

- 1.29 The report concludes by providing five recommendations:
- a) **Continue to encourage RSL-led schemes.** RSL-led schemes are likely to be key to the future growth of the sector and it is important that Welsh Government signals its continued support. A financial instrument (such as a loan or grant) which enables short-term costs to be off-set may help to encourage greater participation by housing associations.
 - b) **Raise awareness of co-operative housing and understand the importance of ‘push factors’.** Raising awareness of co-operative housing would help schemes to engage new residents. Currently, ‘push factors’ of bad experiences in their previous homes and with their former landlords are important motivators for co-operative members to become involved in the schemes.
 - c) **Consider whether the support contract is offering citizen-led groups the skills they need.** Citizen-led groups may lack skills (e.g. in collectively raising finance, acquiring land and administrative capacity), and support provision must be more closely tailored to these needs.
 - d) **Help citizen-led schemes to find partners.** Some of the issues that citizen-led groups face may be best addressed through a matching service which seeks out opportunities for collaboration with developers and RSLs, on behalf of the citizen-led groups. Such a service would explain the virtues of collaborating and offer mediation where necessary.
 - e) **Continue to monitor the housing schemes against the measures of success.** The schemes were at an early stage of development at the time of this evaluation. As outcomes begin to appear, the Stakeholder Group should monitor progress against the pre-defined measures of success.

2. Introduction

- 2.1 This report explores the early developmental stages of co-operative housing in Wales, with a view to understanding how co-operative housing schemes have progressed so far.
- 2.2 The aims of the evaluation were two-fold:
- a) To assess the progress of co-operative housing schemes in Wales, and to understand more fully the detail of these schemes. Also, to understand the extent to which co-operative members are already involved in the schemes.
 - b) To investigate the specific impact of Welsh Government-funded support (both capital and revenue). This includes: the Wales Co-operative Centre (WCC) (both the project manager resource and call-off contract resource) and the capital funding provided to three pilot projects.
- 2.3 The Welsh Government has supported a number of schemes, either through direct grant funding or through specialist guidance and networking opportunities facilitated by the WCC. Although many co-operative housing schemes in Wales are at an early stage, the report includes the perspectives of some of the co-operative members who live, or intend to live, in the new developments. The report also discusses the effectiveness of the Welsh Government support offered. This support included both direct capital funding and revenue-funded services, which were administered through the WCC.
- 2.4 In addition to making detailed studies of the three pilot projects which have received capital funding:
- Home Farm Village, Cardiff
 - Old Oak Housing Co-operative, Carmarthen
 - Loftus Garden Village, Newport
- The research also draws on interviews undertaken with representatives of 25 other schemes (listed in full in Chapter 2).

3. Method

3.1 The subjects of this research are the co-operative housing schemes which have been supported, in some form or another, by the Welsh Government. The report presents the findings of qualitative primary research undertaken from October to December 2015, during which interviews with key project staff and co-operative members were undertaken. There has been particular focus on the three pilot schemes which received grant funding from the Welsh Government, and site visits were performed by researchers for these schemes.

Strategic stakeholder interviews

3.2 Nineteen interviews were undertaken with strategic stakeholders in order to examine the support on offer to co-operative schemes. The interviews were also key in understanding the historical and policy context of co-operative housing and co-operative housing principles. Strategic stakeholders were identified from the following organisations:

- Chartered Institute of Housing Cymru
- Confederation of Co-operative Housing
- Wales Co-operative Centre
- Welsh Local Government Association
- Welsh Government

Project team interviews

3.3 In total, 28 interviews were completed with key members of the co-operative project teams¹. Seven of these interviews were conducted face-to-face, and 21 were undertaken over the telephone. Eight project managers also returned written submissions via an online survey (included in the Annex). The composition of the various project teams varied depending on how the scheme was being managed.

¹ For the RSL-led schemes, interviewees of the co-op project teams were the staff of the RSL with responsibility for developing the schemes, e.g. co-op coordinators and management and delivery staff responsible for property development, housing and community regeneration. For the citizen-led schemes, interviewees included project managers and individuals who have been involved voluntarily with the development of those schemes.

Relevant individuals were identified from the WCC database of co-operative housing schemes and were then invited to take part in the research. During interviews, project team representatives were asked about the following:

- the reasons they or their organisation became involved in co-operative housing,
- how the scheme was instigated,
- the support accessed,
- the barriers encountered,
- the engagement of new co-operative members, and
- the progress of the scheme.

3.4 The complete Project Team Discussion Guide can be found in the Annex.

3.5 Interviews were undertaken with project team representatives from the following schemes:

Pilot schemes

- Loftus Garden Village, Newport
- Home Farm Co-operative Housing, Ely, Cardiff
- Old Oak Housing Co-operative, Carmarthen, Carmarthenshire

Other co-operative schemes

- Abbey Street, West Rhyl, Denbighshire
- Erddig, Rhostyllen Village Extension, Wrexham
- Gellideg Flats, Merthyr Tydfil
- Gwynedd CLT (Community Land Trust), Gwynedd
- Hay on Wye CIC (Community Interest Company), Hay on Wye, Powys
- Homemade Hamlet, Lampeter, Ceredigion
- L'Arche Flintshire/Flintshire CC CLT, Mold, Flintshire
- Rest Bay Housing Co-operative, Porthcawl, Bridgend
- Shakespeare Rise, Rhydyfelin, Rhondda Cynon Taf
- St David's Peninsula CLT, St David's, Pembrokeshire

- 'Ty Cyfle', Afon Youth, Garndiffaith, Torfaen
- Wrexham Self-Build, Wrexham

3.6 Online submissions were received from the following schemes:

- Apartments for Life, Vale of Glamorgan
- Cardiff Co-housing, Cardiff
- Dee Valley Trust CLT
- Fframwaith Housing Co-operative, Lampeter, Ceredigion
- Golem Housing Co-operative, Swansea
- Newport, Pembrokeshire CLT
- The Lees, Flint, Flintshire
- United Welsh Housing Co-operative, Cardiff

Co-operative members

3.7 Forty-four co-operative members agreed to take part in the research. These co-operators were involved in the three pilot schemes and two advancing schemes that were either complete or approaching completion in:

- Home Farm Co-operative Housing, Ely, Cardiff
- Loftus Garden Village, Newport
- Old Oak Housing Co-operative, Carmarthen, Carmarthenshire
- Gellideg Flats, Merthyr Tydfil
- Abbey Street, West Rhyl, Denbighshire

3.8 The aim of the research was communicated to co-operators at various events or via the project lead. The contact details of those co-operators who agreed to participate were then provided by WCC. All of the co-operative members spoken to during this research were either residents or prospective residents within the schemes. Twenty-two of these were interviewed via telephone and the other 22 were approached in person during co-operative member meetings at Gellideg Flats and Home Farm.

3.9 Co-operative members were asked about their motivations for joining the scheme, the information and training they had received, their level of involvement, and their views on how well the scheme had progressed so far.

4. Background to the Research

What is Co-operative Housing?

- 4.1 The Confederation of Co-operative Housing (CCH) state that there are two common factors that both identify co-operative housing and make them successful:

'1. A co-operative and mutual housing scheme has a community membership where those who live in homes developed are required or are encouraged to become members of the scheme — in some cases — alongside other local community members.'

*'2. That community membership is able to democratically control the housing organisation in some way through general meetings of the organisation.'*²

- 4.2 However, the CCH also highlight the contrasting nature of different schemes:

*'No two co-operative and mutual housing schemes are the same. Part of what makes it successful is its ability to enable people to develop housing in the way that is right for them.'*³

- 4.3 These differences may include the size of the scheme and the chosen co-operative model. In terms of the different co-operative models, housing organisations might own the homes via freehold or leasehold, whereas others might only manage them or choose to own and manage the homes. Co-operative housing schemes also tend to have different ways of achieving their objectives.

² CCH (not dated) *What is co-operative and mutual housing?*. [Online] Available at: <http://www.cch.coop/what-is-co-operative-and-mutual-housing/> [Accessed 01 February 16].

³ CCH (not dated) *What is co-operative and mutual housing?*. [Online] Available at: <http://www.cch.coop/what-is-co-operative-and-mutual-housing/> [Accessed 01 February 16].

- 4.4 The WCC provide a useful operation definition of co-operative housing which was adopted during this research:

Housing co-operatives are groups of people who collectively own and manage their accommodation — from shared houses, to blocks of flats, to entire housing estates. Together they take responsibility for arranging repairs, making decisions about rent and who joins or leaves the co-operative.⁴

Policy Context

- 4.5 As part of their policy to increase affordable housing supply and to support tenant participation, the Welsh Labour Manifesto⁵ made a commitment to promote mutual ownership of housing and ensure that social landlords are more accountable to their tenants and local communities. Subsequently, the Labour-run Welsh Government looked to develop and promote new ways of providing land and funding for housing. These new ways included community land trusts, mutual home ownership and co-operatives, and a wider move to release public land for affordable housing. Sitting alongside these commitments are pledges to help people find homes to suit their circumstances and to introduce more flexible tenure arrangements.
- 4.6 The Welsh Government has a strategic role in terms of setting housing objectives for Wales. The 'Homes for Wales' (2012) white paper stated its intention to support and promote co-operative housing. The white paper⁶ included a commitment of increasing the supply of affordable homes in Wales by 7,500 (with 500 of these to be co-operative homes). However, the current target is to build 10,000 affordable homes within this term of government, which includes co-operative housing provision within it.

⁴ WCC (not dated) *Co-op housing*. [Online] Available at: <http://wales.coop/coop-housing/> [Accessed 04 March 16].

⁵ Welsh Labour Party (2011) *Welsh Labour Manifesto*. [Online] Available at: <http://www.welshlabour.org.uk/uploads/welsh-labour-manifesto.pdf>.

⁶ Welsh Government (2012) *Homes for Wales: A White Paper for Better Lives and Communities*, page 4. [Online] Available at: <http://gov.wales/docs/desh/consultation/120521whitepaperen.pdf>.

- 4.7 An active Co-operative Housing Stakeholder Group, made up of organisations from across both the housing and co-operative sectors, meets regularly and oversees the co-operative housing policy activity. The group has agreed measures of success for co-operative housing schemes in Wales.
- 4.8 A key legislative development that the Welsh Government has passed to support the development of co-operative housing was the Housing (Wales) Act 2014. The Act lifted the ban on fully mutual co-operatives in order to grant assured tenancies, provide much greater security for members or tenants, and facilitate the further development of co-operative housing. The Act also strengthened the ability of fully mutual housing co-operatives to contribute to the provision of homes by allowing them to develop affordable housing schemes. It also allows fully mutual housing co-operatives to grant assured tenancies, allowing them to use standard and well-understood tenancy agreements and, therefore, removing a common difficulty with occupancy agreement between co-operatives and their members.

Research Context

- 4.9 The Commission for Co-operative & Mutual Housing's *Bringing Democracy Home* report⁷ (published in 2009) provided the most recent evidence review of the co-operative housing sector across the UK. The report suggests that there are 169,000 co-operative homes in the UK (representing 0.6 per cent of all housing) with an estimated 3%, or 5,070, of these homes in Wales. These figures are based on work by Gulliver and Morris⁸, which integrated Housing Corporation and Scottish and Welsh regulators' data with data from Co-operatives UK and the National Federation of Tenant Management Organisations.

⁷ Commission on Co-operative and Mutual Housing (2009) *Bringing Democracy Home*. Accessible from www.cds.coop.

⁸ Gulliver, K. and Morris, J. (2009) *Exceeding Expectations: The Nature and Extent of Resident and Community Controlled Housing in the UK*, Human City Institute, Birmingham.

- 4.10 The Commission recommended that the UK needs to bring co-operative and mutual housing options into the national housing policy. It stated that co-operative forms of home ownership could provide collective protection for an intermediate market from individual risk and market fluctuations, whilst capturing investment gains collectively. Co-operative housing might be an alternative and attractive option, not only to state provision but also to market provision.
- 4.11 The Commission pointed to research conducted by Birmingham University's Centre for Urban & Regional Studies and market researchers MEL, which showed that, where properly nurtured, co-operative housing can:
- deliver high resident and member satisfaction with services alongside vibrant community identity
 - stimulate individual and community resilience through active and democratic citizenship
 - provide a place-making cornerstone, making places work better for people who live in them
 - contribute to addressing social disadvantage and worklessness
 - enable collective influence over what happens beyond the immediate boundary of an individual property, whilst at the same time supporting the individual household interest in housing
 - be a tenure of status, meeting the needs and aspirations of people who want their individuality guaranteed through community-based solutions.
- 4.12 Research was then undertaken by the WCC⁹ to establish the extent to which demand for co-operative housing exists in Wales. The findings from this work contribute to the rationale for the continued support of co-operative housing schemes by the Welsh Government (WG). The suggestion from the *Research into the potential demand for co-operative housing in Wales* report is that there is an appetite for more co-operative housing in Wales, particularly from “reluctant renters,

⁹ WCC (2014) Research into the potential demand for co-operative housing in Wales.

those priced out of the owner-occupier sector and those who are unable to access social housing". The report states that finding affordable housing is difficult for people "*trapped in the gap between social provision and being able to afford to step onto the housing ladder*".¹⁰ According to the report, co-operative housing offers a solution that many people find attractive as it is perceived to support ownership and potentially encourage a sense of community.

Welsh Government Support

- 4.13 The Welsh Government has supported a number of schemes with the longer-term objective of stimulating and increasing the supply of co-operative housing in Wales. This involves supporting the development of a variety of different housing co-operative models and improving the skills and expertise of co-operative members to ensure their sustainability. Schemes are being supported in two ways:
- A. by committing capital funding through the Social Housing Grant programme (£1.9 million was allocated to three pilot schemes). Three pilot schemes have received grants of the following value:
 - Home Farm Co-operative Housing, Ely, Cardiff: £404,000
 - Loftus Garden Village, Newport: £650,000
 - Old Oak Housing Co-operative, Carmarthen: £851,000
 - B. by committing revenue funding through the WCC for a Project Manager and a '*support contract*'. The support contract involves experts that can work with local co-operative housing schemes on community development, as well as issues around legal, financial and business organisational models.

¹⁰ WCC (2014) Research into the potential demand for co-operative housing in Wales.

4.14 The support offered by the WCC is multifaceted and involves specialist providers from the co-operative housing movement being procured using Sell2Wales to support the emerging schemes in Wales. The type of support provided included the following:

- group development and governance
- legal structure support
- visits to other schemes in the UK
- providing access to expertise and advice about co-operative housing
- providing skills development and training opportunities for members of co-operative housing schemes
- producing research that can inform the development of co-operative housing schemes
- supplying networking opportunities and sharing good practice
- developing guidance for future co-operative housing schemes

5. Findings

5.1 This chapter discusses the findings of the research. After an explanation of the division of schemes as to whether they are RSL- or citizen-led, a brief overview of all of the schemes covered by the research is given. The chapter then describes the motivations for following a co-operative approach and the challenges those leading co-operative schemes have faced in sourcing land, accessing finance, working with partners, and engaging new members. Progressing on, the chapter looks at why co-operative members were attracted to the schemes, what they understood their responsibilities to be, and the level of involvement they have experienced so far. Finally, the chapter discusses how co-operative principles have been interpreted by the schemes in Wales, the barriers to progress, views on the support provision currently in place, and how this might be made more effective.

Overview of the schemes

5.2 A useful way in which to categorise the schemes is to distinguish between those which are 'citizen-led' and those which are 'RSL-led'. By 'citizen-led' it means a scheme which was initiated by one or several private individuals. These individuals need not intend to become the residents themselves, though this may often be the case. By 'RSL-led' it means a scheme which has been initiated by a housing association. RSL-led schemes develop co-operative member groups, which are expected to express some leadership over time, but the co-operative group is instigated by the RSL. Whilst this division is slightly simplistic (there are some important variations in the leadership of citizen-led schemes, for example), it is often referred to during this chapter and explains a good deal of the differences found between co-operative schemes in Wales.

Citizen-led schemes

5.3 On the basis of interviews with project staff and other strategic stakeholders with knowledge of the sector, a judgement has been made as to the current state of progress of the schemes and expectations for completion. On the basis of this, two of the citizen-led schemes are expected to be complete by the end of 2016 (or are already complete) and six of the schemes are thought likely to be complete after this in the medium term (i.e. schemes that are looking towards a completion date in the next two to five years). This gives eight citizen-led schemes which appear to be progressing towards completion.

Table 5.1: Citizen-led schemes which are complete or likely to be complete in 2016

Scheme	Description	Progress	Consultation
Abbey Street, West Rhyl, Denbigh	A development of 10 co-operative homes which will see seven new homes and three large Victorian houses renovated	Fortnightly co-operative member meetings moving towards board formation. Due for completion in early 2016 and allocation process is underway.	Interviews with project staff and CLT members
Golem Housing Co-operative, Swansea	Tenant-led housing co-operative. It is a House in Multiple Occupation housing seven residents.	Scheme complete and they are looking at expanding by providing more co-operative housing in Mount Pleasant area of Swansea	Web survey

Table 5.2: Citizen-led schemes likely to be complete in the medium term once obstacles have been overcome

Scheme	Description	Progress	Consultation
Home Presteigne (community group), Powys	Second phase of local housing development. Seventeen co-operative homes.	A business plan has been prepared presenting the group's strategy for the next 3 years	Interview with project lead
Wrexham Self-Build	A live/work community in the Wrexham area with sustainability at its heart. Twelve co-operative homes.	A core group of individuals has been formed. The next step is to incorporate as a Community Interest Company. Land for the scheme has been potentially found, awaiting finance	Interview with project lead
St David's Peninsula CLT, Pembrokeshire	Replacement community pool and Scandinavian-style prefabricated housing of different sizes. Potentially over 100 co-operative homes.	Land has been acquired and scheme is in preplanning stage, pending resolution over the widening of a key access road	Interviews with key stakeholders
Gwynedd CLT	Rural housing	Co-operative housing explored as a potential means to address housing issues in Gwynedd	Interviews with project leads
Dee Valley Trust CLT	CLT homes in Dee Valley	Exploring funding options	Web survey
L'Arche Flintshire/ Flintshire CC CLT	Re-development of convent and land for vulnerable over-55s	Still at the funding stages. It has been very complex because the land has had multiple ownership	Interview with project manager and member of steering group

RSL-led schemes

5.4 On the basis of interviews with project staff and other strategic stakeholders, six RSL-led schemes have progressed well and are expected to be complete in 2016. A further two schemes are less mature but are thought to have a good chance of coming to fruition in the medium term. This gives a total of eight RSL schemes which appear to be moving towards completion. A summary of these schemes is given below.

Table 5.3: RSL-led schemes which are complete or likely to be complete in 2016

Scheme	Description	Progress	Consultation
Home Farm Co-operative	Garden village with 41 co-operative homes (houses and flats)	Completed and all co-operative members living in their new homes	Interviews with project staff and co-operative members
Housing, Ely, Cardiff			
Rest Bay Housing Co-operative, Porthcawl	Existing housing co-operative	Co-operative housing scheme that has been in existence for over 20 years but is looking at updating the management agreement	Interview with key stakeholder
Old Oak Housing, Carmarthen	Twenty-seven houses with one shared/supported housing unit	Fortnightly co-operative member meetings moving towards board formation. Eight units available for co-operative members to move in during May 2016, with the remainder available in September 2016	Interviews with project staff and co-operative members

Table 5.3: RSL-led schemes which are complete or likely to be complete in 2016 (continued)

Scheme	Description	Progress	Consultation
Loftus Garden (Pirelli), Newport	Garden village. Low-density scheme with green space throughout. A mixture of two-bed, three-bed, four-bed and “faux” properties. Nineteen co-operative homes within a development of 250	Fortnightly co-op member meetings moving towards board formation. Move-in date of April 2016	Interviews with project staff and co-operative members
Shakespeare Rise, Rhydyfelin	Refurbishment of up to three blocks of flats (18 in total) that have become void stock existing blocks of flats	In the process of deciding on the co-op members from social housing waiting list. Due for completion in late summer 2016	Interview with project manager
Gellideg Flats, Merthyr Tydfil	Four previously empty blocks of flats being refurbished. Twenty-four co-operative homes	The co-operative agreement is in the process of being set up, although six of the flats are occupied and another four are in the process of being allocated. Fortnightly co-operative meetings are underway	Interviews with project staff and co-operative members

Table 5.4: RSL-led schemes likely to be complete in the medium term once obstacles have been overcome

Note that in the case of these RSL-led schemes, the ‘obstacles’ to completion are more around the scheduling of work within the RSL portfolio of projects (and whether the more advanced co-operative housing schemes are deemed successful) rather than issues with the schemes themselves.

Scheme	Description	Progress	Consultation
Apartments for Life, Vale of Glamorgan	Looking to develop a co-operative housing scheme for older residents in a semi-rural location	The RSL is waiting for its first co-operative scheme to be completed before starting on the development of this scheme	Interview with project manager and web survey
Beechley Drive, Cardiff		The development is complete. Co-operative housing could potentially be developed in the future	

5.5 There are also a number of other schemes for which the research has not been able to confidently gauge their progress towards completion. This in part reflects the limits of the research which primarily engaged with the schemes which expected to be the most advanced. For reference, a list of other schemes in Wales which are (or recently have been) associated with co-operative housing has been included in the Annex.

Motivations for following co-operative approach

5.6 The impetus to follow a co-operative approach differs between schemes. Welsh Government funding was reported as a fundamental catalyst in all three of the pilot schemes according to interviews with the RSLs responsible for those schemes, though in the case of the Old Oak Housing scheme the local authority played an intermediary role in delivering the funding through their framework agreement with appropriate RSLs.

- 5.7 Although some RSL representatives recalled some initial scepticism within their organisations towards co-operative housing, RSL representatives now perceive that their co-operative schemes will result in happier tenants. RSL representatives perceived that co-operative schemes in Europe had been successful. Specifically, there was a belief that co-operative members have greater customer satisfaction and would not be as likely to be in rent arrears or as likely to be participating in anti-social behaviour. The related savings, along with the prospect of longer-term tenancies, were often given by RSL representatives as the basis of the business case on which their housing association had decided to enter into co-operative housing.
- 5.8 For a small number of schemes, RSL representatives described co-operative housing as a strategy for turning around problematic housing estates in the possession of the RSLs (having previously explored alternative options, including selling the properties). The RSL representatives explained that a high turnover of transitory residents was a hallmark of some problematic estates, and by encouraging longer-term tenancies and a greater sense of community, co-operative housing may offer a partial solution. More generally, RSL representatives described how co-operative housing was one way of broadening their portfolio to widen their offer for customers.
- 5.9 The impetus for citizen-led schemes appears to notably differ from the RSL-led schemes. Some citizen-led schemes are overtly themed, particularly along ideas of sustainability, and interviews with the relevant project leads (generally the most prominent co-operator member in these cases) gave a further explication of the schemes' objectives. These interviewees suggested that the other members of the groups shared this vision and they felt that this was a key motivator for involvement. However, other citizen-led groups appear to differ again. In cases in which the scheme had been initiated by influential members of the community, but who are not necessarily prospective tenants themselves, project leads often spoke of the

schemes as a possible solution a particular local problem. For example, one such interviewee spoke of local housing shortages, whilst another was concerned with depopulation of the town and had initiated the scheme as a reaction to this.

Sourcing land

- 5.10 For many of the more advanced schemes the land used either had previously been in public ownership, with the sale facilitated by Welsh Government or local authorities, or had been under RSL ownership and due for development of one form or another. For example, Home Farm and Loftus Garden Village pilot schemes and the Abbey Street West Rhyl scheme sourced land by either leasing or purchasing land directly from the Welsh Government. The land for the Old Oak Housing pilot scheme was sourced through discussions between the RSL and the Local Authority. The Shakespeare Rise and Gellideg Flats schemes were developed using housing stock that was already in the possession of the RSLs.
- 5.11 In many of the less well-developed schemes, sourcing land has been, and often remains, a major obstacle to progress. Many of the citizen-led schemes reported that they have struggled to acquire the land they need to develop their schemes. This was widely perceived by those involved in such schemes to be due in part to financial constraints, though there was a suggestion from some, mirrored too in some strategic stakeholder interviews, that a lack of expertise, knowledge or confidence in land acquisition can also represent a barrier. There are, however, exceptions to this (e.g. Tan y Fron, Tŷ Brethyn), with success seemingly dependent on the skilled individuals within the groups or, as in the case of the St David's Peninsula CLT, the support of a local landowner who is sympathetic to the scheme and offers preferential terms.

Finance

- 5.12 RSL representatives for the three pilot schemes reported that the capital funds provided by the Welsh Government were a crucial source of finance. Indeed, in the case of Old Oak Housing, finance remained an issue until quite late in the project, as the capital funding received from the Welsh Government was not deemed sufficient. This resulted in the scheme having to increase the amount that other funders, such as Carmarthenshire County Local Authority, were providing. Other RSL-led schemes have been financed by the RSLs themselves (e.g. Gellideg Flats, Shakespeare Rise).
- 5.13 Although there is confidence amongst the interviewees from the RSLs that the co-operative housing model itself is robust, some RSL representatives have indicated concern with the amount of resources which have to be committed to the schemes at an early stage, e.g. needing a member of staff to work on the development of the co-operative over a period of up to 18 months. In the case of the three pilot schemes these costs were covered by some of the Welsh Government funding received by those schemes. This concern is reduced where RSLs are converting existing housing stock to co-operative schemes, with the financial outlay substantially reduced in comparison to new-build projects, according to RSL representatives. The Gellideg Flats scheme is a good example of this.
- 5.14 Sourcing funds for a number of the citizen-led schemes is foreseen to be a major challenge if those schemes develop as planned. Representatives from both Homemade Hamlet and Wrexham Self-Build suggested that investment from individuals in the schemes would be an important source of finance, but that this was reliant on the personal finances of those involved. The representatives explained how the financial resources differed between the individuals and that the composition of the group was therefore a factor in funding the scheme.

5.15 Lacking a single, clear partner to provide the necessary capital, some representatives from citizen-led schemes described a patchwork approach (or an intention to follow such an approach) in which the investment of individuals was subsidised by relatively small pots of finance (e.g. small grants from third sector organisations such as the Community Land Trust Network) and in-kind or pro bono arrangements with professionals (e.g. architects giving their time free or at preferential rates). Representatives from some of the citizen-led schemes indicated that they would like their schemes to eventually be adopted by the local authority or by an RSL, with the hope that such a partner would make a financial contribution. Local authorities have offered some support to schemes, but this tends to be on tangential issues (access roads, for example) rather than direct financing of the schemes.

Partnership working

5.16 Where a scheme RSL is led, there is necessarily partnership working with a resident group. However, RSL representatives interviewed described how these co-operative member groups had generally been formed and shaped through the RSL engagement and training activities, and had not previously existed as an independent group. Indeed, there were a couple of instances in which representatives from citizen-led groups described how they had actively been trying to court the involvement of RSLs but had not been successful. This is despite RSL representatives also stating that finding engaged and informed participants is one of the main challenges of co-operative housing schemes.

- 5.17 The exceptions to this, in which there either is or is not an expectation of RSL involvement according to co-operator representatives, are schemes where there is also some local authority involvement (e.g. St David's, Abbey Street (West Rhyll)). The factors which determine whether or not a local authority becomes involved in supporting a co-operative housing scheme are unclear. Relevant stakeholder interviews suggested that attitudes towards co-operative housing vary from one local authority to the next, perhaps related to the level of understanding of key decision-makers. However, representatives from individual local authorities were not interviewed as part of this research.
- 5.18 Whether or not a local authority was formally involved in a scheme, many RSL representatives mentioned that they had a good working relationship with the local authority. This contrasts with representatives of some citizen-led schemes who suggested that they had no prior relationship with, or line of communication to, the local authority. Whether or not developing a relationship with a local authority is of material benefit to a scheme is unclear, though the perception that it may be advantageous does exist for both RSL- and some citizen-led schemes. It should also be noted, however, that a minority of citizen-led schemes are not comfortable with the idea of partnership working with local or national government, according to the representatives spoken to, feeling that it is against the spirit of their scheme.
- 5.19 A few RSL representatives also mentioned that the building developers have in some cases been supportive partners. Specifically, the experience and skills of developer staff in liaising with local communities appear to have been valuable in some cases. Whilst any building scheme must be wary of community concerns such as parking, noise, dust and drainage, co-operative schemes open up an additional set of potential issues, largely around community cohesion, which must also be allayed. The efforts of the developer at the Old Oak Housing scheme in organising community

meetings to explain co-operative housing to nearby residents illustrated this well. Interviews with co-operative members have shown that developers have enabled engagement during the construction period, as many members have been on site visits and been presented with information and fixtures and fittings options for their future home.

- 5.20 In addition to the support provided through the WCC and their agents, some citizen-led schemes have made fruitful partnerships with local third sector organisations such as local action networks (e.g. PLANED are supporting the St David's scheme). In many cases the partners for small schemes are simply individuals which either have a philanthropic interest in their local areas, and are prepared to supply financial or social capital (i.e. connections and knowledge, through their professional experience with local government, for example), or are advocates of the co-operative housing movement with experience of living in co-operative housing. Together with the professionals who may offer in-kind or preferential services to the co-operative schemes, a loose confederation of unofficial but important partners can be utilised.

The built environment

- 5.21 Though many schemes have not yet been built, those that have appear to be of good quality, in line with current new-build expectations, as evidenced through the site visits by researchers and the attitudes of co-operative members interviewed towards their homes. The new builds also have (or are planned to have) design features that will allow the homes to be energy-efficient and, therefore, relatively cheap to maintain. Indeed, some of the schemes explicitly have sustainability, low maintenance costs and low construction costs at the heart of their proposal, such as the St David's scheme, which involves a modern prefabricated design that is popular in Scandinavia and is close to Passive House Standard in terms of energy efficiency. The Loftus Garden Village pilot scheme is designed as a low-density development with green space and design

features that are aimed at enabling co-operative members to live more sustainable lifestyles, e.g. growing food in their shared garden and harvesting rainwater for irrigation. RSL representatives interviewed typically felt that the homes in their co-operative schemes exceeded the expected standards for affordable housing in Wales.

- 5.22 Some of the citizen-led schemes have been exploring more creative and novel methods of construction, such as hay bale or yurt homes, as a means of low-cost, low-impact, energy-efficient homes. Benchmarking these plans against typical housing standards is more difficult, and it is a concern for some of the co-operative groups that the regulations may not be flexible enough to allow for these homes, even though the members themselves feel that they are knowingly accepting the advantages and disadvantages of these designs.
- 5.23 All of the advanced schemes appear to have invoked a wider 'sense of place' (i.e. a positive and distinctive built environment) when promoting their schemes, as articulated by the project team and co-operative member interviewees and evidenced by the promotional material seen by researchers.
- 5.24 The extent to which a positive built environment, in conjunction with co-operative principles, will foster community cohesion is unclear at this stage. Given that the RSL schemes tend to be positioned at various points on the continuum between conventional rented social housing and archetypical co-operative housing, later research to establish the degree to which these projects *feel* unique to their residents once operational will be necessary. Certainly, the RSLs have expectations of wider benefits resulting from this 'sense of place', such as low levels of antisocial behaviour and maintenance costs.

Engaging potential co-operative members

- 5.25 Generally, the citizen-led schemes appear to engage new members quite differently and may begin with a small pre-existing friendship group or a group which grows organically over time through networks on the basis of shared goals, beliefs or lifestyles, according to the history of the schemes given by the co-operator representatives spoken to. For example, the existing members of Homemade Hamlet have posted about their scheme on relevant lifestyle websites to generate interest from others who may share their interests and vision. Note that many of the citizen-led schemes are still a long way off beginning construction and are therefore informally gathering expressions of interest rather than actively trying to engage new members/tenants.
- 5.26 The more developed RSL schemes (e.g. Home Farm, Loftus Garden, Old Oak Housing, Gellideg Flats, and Shakespeare Rise) have tended to use local events, advertising and the local authority social housing waiting lists as the primary means of identifying and engaging tenants. Where the social housing waiting list has been used, the RSL representatives explained that this is not simply done by mechanistically inviting those at the top of the list into the scheme, but rather by encouraging a far larger pool to apply for the scheme. For example, for Old Oak Housing all individuals on the Carmarthenshire social housing waiting list were informed of the scheme. Those who showed some interest in the scheme attended introductory presentations and were asked to complete expression of interest and application forms.
- 5.27 RSL schemes appear to be a mix of people who had been on the social housing list and members of the general public who had for the most part come from the private rented sector, according to the information recorded from the co-operative members' interviews and the reports of RSL representatives. Despite RSL representatives admitting to some nervousness in being able to engage new co-

operative members, the RSL schemes spoken to during this research do appear to have eventually found sufficient numbers of people.

5.28 The RSL-led schemes have often been able to generate a large enough pool of applicants to then select individuals based on their skills and the levels of commitment demonstrated. For example, the application stages of the RSL-led schemes of Old Oak Housing, Loftus Garden Village and Home Farm included expression of interest forms, application forms and, in some instances, interviews in order to select co-operative members that could contribute the most to their respective schemes. The Abbey Street scheme (Rhyl) also follows this pattern, despite being citizen-led, though with some RSL involvement. RSL officers reported that consideration was given to group dynamics through the application stage as well as the ability to meet rent payments. The application and training processes were reported as being intentionally rigorous so that only those members who were adequately committed to the scheme would likely make it through to occupation.

5.29 The co-operative members interviewed were predominantly split between those coming from a social housing background and those coming from the private rented sector. In a couple of cases the interviewee had been very desperate for housing, having been effectively homeless or in temporary accommodation beforehand. Over half of the interviewees had already moved into their co-operative homes, with the remainder planning to do so in the next year once construction is completed. Most of the members reported that they had been actively looking for alternative accommodation when the co-operative opportunity arose. In many cases, the interviewees described strong 'push' factors from their previous (or current) accommodation. In some cases, these were relatively prosaic reasons, such as needing more space for a growing family, but there were several examples of particularly bad experiences in which interviewees were looking to upgrade to better-quality housing or find a more secure tenancy.

“It was in really bad condition, the damp was ridiculous, the wall paper would peel down, the cupboards were ruined. It was unliveable.”

“We'd been having trouble with landlords — one failed to look after the property and it was condemned and the last ones just got a divorce, we wanted security and to be our own landlords as well as living with like-minded people.”

“I can't afford the current market rent, I'm on low wages and don't earn a living wage, we're in a privately rented place and really struggling to pay the rent each month and have money left to live on, to eat, etc.”

“It was ok, not a very nice area, we had a lot of damp problems in the property which was affecting our son's health.”

- 5.30 Whilst looking for alternative housing, the co-operative members interviewed generally heard about the schemes through the promotional activities of the RSLs and were attracted by the opportunity for improved housing. There were also a minority of interviewees who had previously been aware of co-operative or shared living arrangements and either were proactively looking for a scheme along those lines or, more commonly, had not restricted their search to co-operative housing, but were particularly pleased when a co-operative opportunity arose.

“I saw it advertised in South Wales Echo.”

“We went to an open day and they explained what co-operative housing was. We filled in a form and waited to hear. We weren't specifically looking for co-operative housing; we had a letter about the open day as we were applying for local authority housing and liked the sound of it.”

“We'd been on the local authority housing list for 15 years and as we're registered with a few associations we had a letter asking if we wanted to be considered by Gwalia. We applied as we need to move out of our rented accommodation.”

“We actively were seeking out alternatives to everything that is available; we're interested in alternative living in general and trying to make a different way of living and surviving in the current financial climate.”

“Our friend was involved with it, he was a member of the co-op already and he mentioned what it was. We said we'd be interested as we were looking to move out anyway. We asked if there was anything left for us and if we could be put forward for it. The next thing, we had a call off Ben, the guy running it and he said there was a space available for another member.”

Responsibilities of co-operative members

- 5.31 Many RSL representatives indicated that a great deal of work had been undertaken to inform prospective tenants as to what co-operative housing entails and what is consequently expected from members. This view was supported by comments made by co-operative members.

“We had to go to a lot of meetings in the build-up to the move in, about 15 months' worth of meetings, every other week.”

“We have to attend meetings and make sure we're part of it. We can't just move in and not be part of the meetings and get-togethers. I quite like that really, it doesn't feel like a responsibility.”

- 5.32 Although this is stressed as early as the application stage, the primary vehicle for informing co-operators of the scheme's expectations is through the training programme, according to both the co-operative members and the RSL representatives interviewed. This has, in the pilot schemes, been a lengthy period (approximately 18 months), though there was a suggestion from all of the RSL representatives spoken to that this could perhaps be condensed for future schemes.

- 5.33 In many cases, the exact terms of the agreement between the RSL and the co-operative groups have yet to be agreed, though the co-operative groups are for the most part expected to take responsibility for rent collection, deciding on utility suppliers, maintenance, admissions and evictions, though some groups are engaged in much wider discussions over, for example, the designation and use of common land or the provision of childcare facilities. Even though the details can vary from scheme to scheme, the basic premise communicated to the group by the RSLs is that they are expected to be self-governing within the agreed areas of devolvement.
- 5.34 In the citizen-led schemes, the expectations are both farther-reaching and less formally enforced. Often operating without the support of a large organisation with administrative capacity and knowledge of the housing sector, there is no aspect of the project for which the co-operative members are not responsible, according to the co-operative representative interviewed. Perhaps more pertinently, these responsibilities come from the very beginning of the project, at a time when it is unclear whether or not the scheme will be successfully realised. Whilst co-operative members in RSL-led schemes have described the authoritative role that the housing association plays in the early stages of the project, the citizen-led scheme lacks this and must use other mechanisms.
- 5.35 Co-operative members from the more advanced RSL-led schemes for the most part have a good understanding of their responsibilities and were able to give specific examples of what these were. The obligations mentioned by co-operative members were quite varied, reflecting both the particularities of their scheme and the prominence of the individual's role within it. However, the vast majority of these obligations can be placed in one of four categories.
- 5.36 Firstly, one of the most commonly mentioned obligations was to keep the co-operative area, be it the home or surrounding estate, in good condition.

“My obligations are to keep the property clean and tidy and not cause any problems to neighbours, which is standard anyway.”

“To make sure the estate is looked after. There was an incident when someone was dumping rubbish in the bike shed and that was sorted really quickly. Just to ensure we're all keeping a clean and tidy environment for everyone on the estate.”

5.37 Secondly, another obligation that was frequently stated was to fulfil the administrative and attendance requirements of the co-operative.

“We need to attend as many of the training sessions as we can, we're lucky as if I can't attend my husband will. You're expected to put time and effort into meeting people and going to meetings. At the end of the day you have to put the work in to launch a successful scheme. If you're committed to the core idea at the end of the day some would consider it a lot of work but if you're getting a home and community out of it it's worth it in the end.”

5.38 Thirdly, to be a responsible member of the community and, where possible, to go beyond this and offer support to fellow members. This was also a commonly noted obligation that co-operative members noted.

“To support the other co-operative members, and to help to make sure everything runs smoothly and we all get on. If there's major structural changes you want to make you have to consult Gwalia. I think it's really important because unless we actually run it as a structured co-operative making sure we meet the needs of demands of everyone concerned... as a co-operative member I have to help people out, that's the whole point.”

“I've agreed to be a satisfactory member of the community and if I start causing a nuisance then I know all too well the housing association would deal with it in a swifter manner than other authorities or organisations, I think it's a better way of sustaining a happy, friendly community.”

5.39 Fourthly, to volunteer for and fulfil special obligations, where appropriate, in order to contribute to the operations and management of the co-operative. This was an obligation that was less commonly mentioned than the first three, as it was only suggested by the schemes that had decided on its committees.

“I’m the rental officer — I manage the rents coming in to ensure tenants don’t get in arrears, I manage the knocks on doors if needed — if people have fallen behind or if they need assistance I can offer guidance. I feel honoured to have this responsibility, it’s great to be part of something in the co-operative and it gives me the opportunity to meet the residents and to be able to touch base with everyone living here.”

“My husband is going to be doing the complaints, so any anti-social behaviour issues. He’ll be pretty good as he was a bouncer before.”

5.40 However, some of the co-operators from the lesser-developed schemes noted that they could not say what their obligations were just yet, but they felt that these would become clear as the scheme developed.

“I hope we do, it’s early days but I hope we can and be a flagship for other co-operatives and for social housing to take on our approach to living. It creates about a day a month of work in total for me but it should start running itself, it’s worth it though for what I’m getting out of it. Positive role — yes, with a co-operative I feel that this is my home and I’ll treat the rest of the estate as my home and pick up litter, etc. So hopefully the estate will be looked after more.”

Co-operative member involvement

5.41 The actual level of co-operative member involvement at this stage varies considerably between the schemes. As noted previously, there is a distinction between the RSL- and citizen-led schemes in that co-operative members in the citizen-led schemes are potentially involved in a much wider range of issues than those in the RSL-led schemes. Even within the RSL-led schemes the level of involvement of individuals can vary considerably, though this appears to be primarily a facet of the stage of development of the schemes and the personalities and interests of the individuals.

5.42 The degree to which co-operative members were involved in the physical design of their homes has been limited in the RSL-led schemes, and most of the citizen-led schemes are not yet at the construction stage. Nevertheless, co-operative members have generally been very appreciative of the limited amount of design decisions which they have been given.

“We got to pick the colour schemes for our house, we have extras we can choose as well, e.g. buying cookers, we can have electrics put into our shed (good as my husband is furniture designer). They had already designed the site but we had input into what plot numbers we’d like to take up — we discussed between us who would like which plot. We drew names out of a hat if more than one liked the same one. They didn’t stick us in random plots.”

“Involvement has been great. Feel like a home buyer. Seen the scheme throughout and we have been able to choose our kitchen finishes and things like that.”

5.43 Members of citizen-led schemes also appear to have had wider involvement in the constitutional elements than their counterparts in RSL-led schemes, according to the project leads spoken to. This typically involved a discussion of which type of co-operative model to use and the philosophy of the scheme. Whilst members of RSL-led schemes may be offered a choice of ways in which to engage in the

scheme, the framework is set by the RSL. However, in the more developed RSL-led schemes, members have started to become involved in some constitutional decision-making, such as deciding upon the governance structures for their co-operative group.

- 5.44 The most frequent way in which co-operative members have been involved in the schemes so far has been through the attendance of meetings. In the RSL-led schemes, these meetings are, to begin with, primarily for information dissemination. But they become more interactive and social over time and, in the most developed schemes, mature into decision-making bodies and proto-committees in which democratic processes are used for group decision-making. In two of the schemes, members have recently begun to take on specialised roles for the ongoing management and operation of their schemes. Co-operative members in all schemes expect their involvement to increase over time. None of the schemes covered have been fully operational for long enough to be able to describe what ongoing membership practically involves.

“Everyone was involved who was interested in taking the scheme up from word go. We had letters sent to us, telling us what was going on, where and when the meetings were. The terms and conditions were discussed in the beginning — everyone had their say with regards to the property they were moving into, I had a say on decoration, how I wanted it, the units and flooring.”

“It was all pre-planned. The only input we had was to set the standard for people, how to deal with complaints, repairs, how to communicate with each other and not to discriminate against each other, everyone should be treated equally.”

“We weren't involved in the estate design but we will have some involvement in what the garden will look like. We have had a look at the constitution but it's early days so I think we will be looking at the terms and conditions at a later date.”

Co-operative member views on involvement in the schemes

5.45 The initial benefit recognised by many interviewees was not necessarily related to the co-operative principles, and was often about more conventional concerns such as living space or quality, the quality of the build or the location of the estate.

“The obvious thing for me was that it was newly built.”

“It’s more about the location and the cheaper rent. I’m enjoying the co-operative side, I thought it would be nice getting to know some new people.”

5.46 However, many interviewees quickly realised that the co-operative agreements were likely to provide them with longer-term tenancies and go some way to negating issues associated with bad landlords. These two concerns had, for some interviewees, been reoccurring problems with previous accommodation.

“I feel like when you’re private renting you never know when you’ll have to move out, with a co-operative house it’s yours for as long as you want it. I’ve got two children, one has ADHD and I can’t keep moving properties as it’s unsettling for my children.”

“It gives me security, a more neighbourhood feeling for myself and my family, my boy is happier here than where we were before and we’ve got that security of knowing we have a home for life.”

5.47 For the more developed schemes, co-operative members also often spoke of a ‘sense of community’ as a potential benefit.

“Sense of community and sense of ownership. Gives you a sense of security. You’re not tackling issues on your own but as a unit. Especially from being in private accommodation you try tackle issues and you come up against brick wall, in a co-operative we’re a stronger force.”

“I think it's nice that about 20 of us know each other, instead of going into a strange place, there was already a community there. We see faces we know all the time and it's a much easier atmosphere to go into, moving into a new place could be quite daunting but I felt much more at ease knowing it was a co-operative.”

“We were looking for alternatives to what is conventionally available but weren't fully aware until we started the scheme of the benefits of living in it, it's a learning process. It's the community aspect of it, you're more likely to know your neighbours and everyone's more likely to have respect for the estate because it's a co-operative.”

- 5.48 A small number of interviewees also mentioned the increased control that the co-operative arrangements would give them over their homes.

“The freedom to get my points across a lot sooner than I would in a private rented house, i.e. before moving in. Everyone moved in at the same time so we were all in the same position and all had the same opportunities to put our views across.”

“Rather than going to a housing association, I can speak to someone in the community living near me. It means I get to go straight to the main person.”

- 5.49 The majority of those co-operative members did not have any concerns or issues about their involvement. However, some did raise some concerns regarding the potential for internal tension within the co-operative:

“One disadvantage you could have is if you have a member living on site and they want a relative or friend to have one of the empty properties. It would be awkward as the committee would have to decide on a family member whether they were suitable or not. I'm sure we'd talk it through and iron it out, but in a close knit

community everyone knows everyone's business and it cause a bit of tension. Gwalia will also support us with these issues.”

“If the committee collapsed and they didn't get on with each other. There are only 27 houses so if one person knows you're in arrears how many other people will know? We're lucky that Gwalia are always going to be on the end of the phone for advice.”

“One could be that everyone may struggle with the finance side, having to confront someone about not paying their rent, that's the only downfall I can see as it will be difficult as you could potentially fall out with a neighbour if they're in arrears and you're having to ask them to pay up.”

- 5.50 The only other perceived disadvantage of participating in a co-operative housing scheme, as noted by a few of the participants, was the wait before moving into their home.

“I think the only disadvantage is the waiting a year for them to be built!”

The application of co-operative principles

- 5.51 The principles of cooperation have been loosely followed in the development of the schemes, with each scheme said to have a greater emphasis on some principles over others, according to some of the strategic stakeholder interviews.
- 5.52 The schemes covered by the research have voluntary and open memberships, with the exception of those schemes designed for individuals with particular caring needs. Although many of the RSL-led schemes, to some extent, seem to be targeted at those on the social housing waiting list, or those already in social housing, this is not actually a criterion for admission and many individuals from the private rented sector have also applied and have been accepted into the schemes. The citizen-led schemes are for the most part open to new applicants, though vary in the extent to which they advertise to the general public. Although none of the schemes have overtly political criteria, there are schemes which place great importance on

living with 'like-minded' individuals. Examples of this are the Wrexham Self-Build and Homemade Hamlet schemes, whereby living with like-minded individuals who have sustainable living at heart is key to the envisioning of their schemes.

- 5.53 The principle of democratic control runs throughout the schemes, though the areas over which co-operative members have decision-making power can vary considerably between schemes. Particularly in some of the RSL-led schemes, the co-operative members have quite limited involvement in the design of their homes, e.g. with the level of democratic involvement increasing over time.
- 5.54 Although the economic contribution of members is not necessarily *equal*, it does appear to be *equitable*, with members often having slightly different financial arrangements depending on how they have personally engaged with the scheme (e.g. a shared ownership scheme may offer different levels of contribution towards this). Citizen-led schemes face similar issues, with not all members being able or willing to contribute equal capital, but are typically not far enough advanced to have formed bespoke financial arrangements for individuals in the schemes covered by this research. There are, however, examples of citizen-led schemes reducing the planned costs of the schemes (by compromising the ambition of the build, for example) if some of the co-operative members are unable to meet the desired capital investment.
- 5.55 There is some question over the extent to which the co-operative groups in the RSL-led schemes are truly autonomous and independent. This question does not come about through undue control by the RSL over the co-operative group, but rather because the co-operative group has been formed by the RSL for the purpose of becoming tenants in the RSL accommodation.

- 5.56 Consequently, it cannot be said that the co-operative members have decided as a group to enter into partnership with the RSL, though the members have made this decision as individuals. The terms of this partnership are, to some extent, set before the group has developed decision-making mechanisms, though there is scope for future renegotiation in some cases. It should be noted that in practice the RSLs are actively encouraging group autonomy rather than acting as a brake on it.
- 5.57 Finally, all co-operative members in the more developed schemes demonstrated a high degree of concern for their community, though this may not always be the case upon initial involvement. Some members may initially become involved in the scheme for other reasons (quality of housing, for example) rather than to become part of a community, though there is some evidence that this may change over time as interviewees generally mention a concern for their community when describing what they have learnt during their involvement in the group. Conversely, members of citizen-led schemes generally demonstrate a passion for their community, even during the planning stage when the community may be as much an ideal as a realisation.

Barriers to progress

- 5.58 Access to finance is perhaps the most commonly stated barrier to development across all types of schemes. There is, however, some distinction between RSL- and citizen-led schemes: the latter lack absolute capital, with some schemes currently suspended whilst awaiting finance, whilst the former essentially lack venture capital (in that they may be unwilling to speculate on co-operative housing), which may be seen as both a risk and a long-term investment which ties up capital long before returns are realised. Access to land appears to be a particular barrier for some of the citizen-led schemes.

- 5.59 Finance aside, RSL representatives suggest that the awareness and understanding of the general public can be a barrier to development. Tellingly, the more advanced schemes appear to have been promoted to prospective co-operative members as much on the quality of the housing and value for money of the scheme as on the core co-operative values, according to the promotional material which has been sourced and the accounts of the RSL representatives and co-operative members. Although there is evidence that co-operative members do grow to value the co-operative elements (as co-operative members report different perceived benefits at different stages of involvement), RSL representatives reported being unsure as to whether members of the public would instinctively see the benefits of co-operative housing. Most RSL representatives consequently feel that engaging new members remains a challenge and that prolonged and costly training is necessary to form a cohesive and committed resident group, which, in turn, represents an additional barrier for RSL involvement.
- 5.60 Interviews with representatives from citizen-led schemes and strategic stakeholders suggest that barriers to citizen-led schemes may include a lack of skills, connections and the aforementioned finance. Although citizen-led schemes may benefit from a perceived high level of cohesion and commitment to the core rationale, interviewees also suggest that the schemes are heavily reliant on the finance and skills that individual members bring. The importance of social connections in overcoming barriers is less well evidenced, but there is a perception of such amongst some citizen-led scheme representatives and some of the strategic stakeholders that knowledgeable and influential members are likely to be an important success factor.

Support

- 5.61 The support of the WCC was said to have been useful for most schemes and was highly praised by most. The Project Manager was highly regarded for being enthusiastic, passionate and 'hands-on'. The WCC Project Manager has helped to deliver training programmes at the more developed schemes and has attended meetings of the lesser-developed schemes. Some representatives of the citizen-led schemes noted that the input of the WCC Project Manager had helped them to prioritise issues. Specifically, the experience of the WCC Project Manager of how schemes can gather momentum once planning issues have been resolved has subsequently encouraged schemes to focus on the bricks-and-mortar aspects as a route to improved group engagement rather than vice versa.
- 5.62 Both citizen- and RSL-led schemes reported that the reassurance offered by WCC had been of great value, noting that a co-operative housing venture could otherwise have been a very isolating experience. Whilst citizen-led schemes are likely to always need this support, there are signs that some of the RSLs are starting to become more confident and autonomous. Perhaps the best illustration of this is in designing and delivering co-operative member training plans, which has in the current schemes been heavily supported by the WCC through the call-off contract, which has given schemes access to specialist co-operative organisations, notably CCH. This training has reportedly been extremely effective, as evidenced by the views of both RSLs and co-operative members, in transforming participants into cohesive and motivated co-operative groups in the most developed schemes. Some of the RSLs, which may have nominated a designated liaison officer, have begun to take ownership of this process and are keen to increase their capacity to manage co-operative member training themselves.

- 5.63 All of the schemes spoken to as part of the research had drawn on, and valued, support delivered through WCC to some extent. In addition to the mentoring and training aspects mentioned, many schemes reported benefitting from receiving appropriate literature and particularly from being given the opportunity and encouragement to visit other co-operative schemes. Co-operative groups which have made such visits report that they have found them inspiring and, particularly for the RSL-led groups, begun to contemplate the wider possibilities of co-operative living, aside from housing-related concerns.
- 5.64 Opportunities for modifying the support provision slightly are discussed in the conclusion, but the direct view from the stakeholders interviewed during the research is that the support provided through WCC has been very welcome. The WCC Project Manager is seen as providing a useful mentoring and coordination role, and the energy and positivity brought by the incumbent are genuinely valued. Similarly, the specialist support available through the call-off contract is perceived to be of high quality, particularly with regard to co-operator training.
- 5.65 The schemes have not, for the most part, been able to access much support other than that offered through the WCC. Some of the citizen-led schemes have made productive links with individuals who are experienced in co-operative housing, though often on an informal basis. The National Land Trust Network have been mentioned favourably by a couple of the citizen-led schemes, particularly during the issues encountered in the early stages of planning, such as sourcing land and finding initial finances. In addition to this, some smaller third sector organisations have supported citizen-led schemes, e.g. Radical Routes, which is a network of housing and worker co-operatives, with a more explicit social-change agenda than the WCC and aligned to the political origins of the co-operative movement.

- 5.66 The capital funding was widely thought to be critical to the development of the three pilot co-operative housing schemes. The capital funding has significantly helped to make the three pilot schemes affordable, especially considering the additional costs related to the development of the co-operative via the training sessions. The pilot schemes have been able to offer good value to the co-operative members and to designate a liaison officer to work with the group and help to deliver training. The capital funding was also thought to have helped influence the pace of development by setting a timetable for delivery.
- 5.67 Beyond this, the capital funding of the pilot schemes also seems to have been successful in raising the awareness of co-operative housing with other RSLs. The RSL remains cautious to some extent about co-operative housing, and were the pilot schemes to become successful exemplars, which looks likely at this point, then this would undoubtedly assist other RSLs in making the case for co-operative housing, particularly with regard to questions which persist over participant engagement.
- 5.68 There are few perceived negatives of capital funding from the stakeholders. The recipients of the funding note, however, that the capital funding, though clearly appreciated, was not in itself always sufficient to deliver the scale of the developments expected and has been combined with other sources of finance. There is some slight negativity from RSLs who did not receive funding and, whilst there is an understanding that grants funding is not limited, there is a wish to see some ongoing mechanism in place to give other RSLs the opportunity to apply for finances and to act as a signifier of the Welsh Government's ongoing commitment to the sector.

6. Case Studies

- 6.1 The case studies presented in this paper rely on qualitative techniques. The three schemes chosen for case studies are:
1. Loftus Garden Village, Newport
 2. Home Farm Co-operative, Ely, Cardiff
 3. Old Oak Housing Co-operative, Carmarthen
- 6.2 Across these three schemes, 37 interviews with co-operative members and seven face-to-face interviews with project staff were undertaken. The case studies are also partially informed by the 17 interviews undertaken during the scoping stage which include organisations which have supported the schemes.

Co-operative Housing Developments Case Study 1:

Loftus Garden Village, Newport

The Loftus Garden Village Site, November 2015



Source: Wavehill (2015)

- 6.3 **Location:** Lliswerry, Newport.
- 6.4 **Housing Association:** Seren Group/Charter Housing.
- 6.5 **Description of Scheme:** Part of a large development which includes social housing and co-operative housing alongside homes that are allocated for private sale.
- 6.6 **Tenure:** The properties cost between £75,000 and £180,000 and co-operative members can initially contribute between 30% and 60% of the value of the property with the flexibility to increase over time. Most of the co-operative members have opted to initially come in at the lower end of this scale.
- 6.7 **Land:** The land was sourced from the Welsh Government.
- 6.8 **Number of Units:** 19 co-operative units (alongside 30 social housing units and 201 units allocated for private sale).
- 6.9 **Shared Facilities:** Shared garden and a shared garage.

6.10 **Responsibilities of Co-operative Group:** The scheme will be a shared ownership, tenant-managed development and the community will begin self-governance, though the RSL will maintain a support service through the liaison officer.

6.11 **Welsh Government Funding:** Capital Funding of £650,000.

Key Features of the Development:

6.12 The housing is, for the most part, low density in a highly built-up area. This will be achieved with lots of green space with some use of shared gardens and extensive planting lining the streets. The 19 co-operative homes are expected to accommodate 30 to 40 individuals in a mix of two-bed, three-bed, four-bed and “faux” house (flat with a garage) properties. This will be achieved through its mews styling with a joint-access design which is intended to slow traffic speeds and create a pedestrian-friendly area.

Artist’s impression of Loftus Garden Village



Source: www.loftusgardenvillage.co.uk

Developing the Co-operative

6.13 The RSL reports that co-operative members were first engaged during a consultation period which involved advertising through leaflets and attending local events. Some individuals also directly contacted the Community Regeneration team at Charter Housing after hearing about the scheme through word of mouth.

- 6.14 The co-operative members were not able to influence the overall design of the properties or the development but have been able to choose the surface finishes of their homes. Although limited, the co-operative members have nevertheless valued having this input. The co-operative members will move into their homes once the site is fully complete (expected to be in April 2016).
- 6.15 Currently, the co-operative members have monthly meetings and are working through a training programme. The meetings are typically around two hours long and cover necessary arrangements as set out in the legal agreement, such as the appointment of a shared energy provider, as well as a discussion over further possibilities for co-operative working, such as utilising the shared garden to grow food together.
- 6.16 There are also some wider benefits emerging, particularly around environmental sustainability. Not only will the homes include smart energy meters, but also the group has realised that it is able to collaborate in other ways, such as by organising a car-sharing scheme.

Co-operative Member Motivations:

- 6.17 The co-operative members have indicated that they have been particularly impressed by the value of the properties, noting that the quality of the homes is far above what would typically be provided from social housing stock without a substantial increase in monthly outgoings.
- 6.18 Whilst not necessarily the initial motivation for involvement in the scheme, many co-operative members are now aware of a wider set of benefits which can come from co-operative housing.

“There are definitely benefits of living in a co-op, I particularly like the idea that there will be a community garden.”

“I like that we will be sharing skills such as odd jobs and working as a group to make it a nice place to live.”

“It’s good to know your neighbours before moving in and that you know people will be looking after their homes inside and out.”

“There are other young families or children involved to make friends with, and older people who have more life experience to act as good neighbours, etc.”

Support Accessed:

- 6.19 From the RSL perspective, the WCC were praised for the energy, enthusiasm and sense of security that they brought to the project. The co-operative members also felt that they benefitted from being put in touch with other co-operative schemes, which helped them to visualise living in a co-operative, as well as being a valuable source of ideas for the different ways in which the group could work together.
- 6.20 The scheme was also able to access more specialist support through the WCC. Initial training was given to both co-operative members and the RSL liaison officer by CCH¹¹. CCH possessed the technical knowledge to assist in preparing equality and diversity policies for the scheme.
- 6.21 The RSL representatives also indicated that the funding permitted the appointment of a liaison officer to work with the co-operative members. From the RSL perspective, this speeded up the project by helping the co-op group to achieve the necessary degree of cohesion by the time the construction was complete, thus having residents ready to move in and begin their contributions. However, some additional funding is required, and the RSL are hoping that Newport City Council can fund the remaining four flats.

¹¹ Confederation of Co-operative Housing.

Lessons Learned:

6.22 The RSL representatives suggested that their organisation has learnt a lot from this first foray into co-operative housing and would feel more confident in developing similar schemes in the future. However, it was clear from the interviews that the RSL continues to value the security of working collaboratively with WCC and its partners.

6.23 **Co-operative Housing Developments Case Study 2:**
Home Farm Co-operative, Ely, Cardiff

The Home Farm Co-operative, November 2015



Source: Wavehill (2015)

- 6.24 **Location:** Ely, Cardiff.
- 6.25 **Housing Association:** Cadwyn Housing Association.
- 6.26 **Description of Scheme:** This is a self-contained cul-de-sac development of houses and flats on the outskirts of Cardiff.
- 6.27 **Tenure:** Leasehold co-operative at social rent levels.
- 6.28 **Land:** Sourced from the Welsh Government.
- 6.29 **Number of Units:** 41.
- 6.30 **Shared Facilities:** None.
- 6.31 **Responsibilities of Co-operative Group:** At the beginning of 2015, the co-operative member board was elected with 10 members given specific roles, including a Chair, Rent Officer and Allocations Officer.
- 6.32 **Welsh Government Funding:** Capital Funding of £408,000.

Key Features of the Development:

6.33 Home Farm is a small cul-de-sac-style development in a quieter area of Ely, Cardiff. The RSL representatives described the origins of the project as dating back around 4 years to a cohousing group in Cardiff who contacted Cadwyn for assistance. This then sparked a broader interest in co-operative housing within the housing association, as it was felt that co-operative housing had the potential to bring other benefits such as longer-term tenancies and reduced maintenance costs.

Developing the Co-operative:

6.34 Co-operative members were predominantly contacted through the social housing waiting list, with the remainder responding to promotional advertisements and events aimed at the general public. Allocations were made in early 2014.

6.35 Introductory presentations and activities were organised and the subset of respondents who fully participated in these events were then invited to begin the formal 18-month training plan. The training itself has been very positively received, and considered a success by both the RSL and the co-operative members. The RSL has insisted that all members must attend as many meetings as possible and a register of attendance has been kept. In addition to the committee members, co-operative members without specific committee roles were nevertheless aware that they still had personal responsibilities of neighbourliness and upkeep, which were explicit criteria for continued residence.

Co-operative Member Motivations:

6.36 When describing their motivations for becoming part of the scheme, co-operative members tended to describe the unsatisfactory conditions of their previous living arrangements, be they in privately rented or social housing, and saw the co-operative scheme as a means to move into higher-quality accommodation better suited to

their needs of longer tenancies and with a superior maintenance agreement.

“It was pretty rough [previous accommodation], the landlady didn't want to do any maintenance whatsoever. There was lots of things up with it, she didn't want to pay for the upkeep of the garden, we had a leaking shower for about 4 or 5 years, she just wasn't very proactive at all.”

“We've privately rented for a lot of years and there's no real security, you're waiting for your tenancy to be renewed, never knowing if it will be.”

“The motivation for moving onto the scheme is because I find it difficult to climb the stairs here and I don't like the stair lifts. The property I've signed for is a newly built ground floor flat.”

Support Accessed:

- 6.37 WCC have maintained an ongoing oversight of the project on behalf of Welsh Government. Given that this was the first co-operative scheme that the RSL had developed, the support they were able to access was reported as being particularly valuable in the early stages of the project. WCC arranged for CCH to work closely with the co-op coordinator, a role created by the RSL as a result of the funding they received.
- 6.38 The co-op member training was initially delivered by CCH, with the RSL co-ordinator shadowing the training. As the RSL co-ordinator became more familiar with co-operative concepts, and as the bricks-and-mortar elements of the project became more relevant, the RSL co-ordinator began to lead the sessions.

Lessons Learned:

6.39 There was some recognition from the RSL that the 18-month lead-in and training period could be trimmed. Not only was this very resource-intensive for the RSL, but there was also an acknowledgment that it was not functionally necessary for every member to attend all sessions. However, from a social point of view, the long lead-in period allowed for the group to achieve a high level of cohesiveness before moving into the properties and, by default, to eliminate individuals who were less committed to the scheme.

Plan of the Home Farm site



Source: Cadwyn Housing Association/CFW Architects

Co-operative Housing Developments Case Study 3:

Old Oak Housing Co-operative, Carmarthen

The Old Oak site, November 2015



Source: Wavehill (2015)

- 6.40 **Location:** Carmarthen.
- 6.41 **Housing Association:** Gwalia Housing Association.
- 6.42 **Description of Scheme:** The scheme is within walking distance of Carmarthen town centre, the university campus, and S4C's new headquarters and will comprise a mix of two-, three- and four-bedroom properties.
- 6.43 **Tenure:** Leasehold co-operative at social rent levels.
- 6.44 **Land:** Sourced from the Welsh Government.
- 6.45 **Number of Units:** 27.
- 6.46 **Shared Facilities:** None.
- 6.47 **Responsibilities of Co-operative Group:** Co-operative members are not expected to take on specific roles until the formation of a committee in early 2016.
- 6.48 **Welsh Government Funding:** Capital funding of £851,000.

Key Features of the Development:

- 6.49 Construction of the units commenced in September 2015 and a 15-month plan indicates that the first eight units should be available for co-operative members to move in during September 2016. The land is owned by Carmarthenshire County Council, with Gwalia taking leasehold possession of the site.
- 6.50 The development is on an existing housing estate and it was therefore necessary to consult with existing residents. Issues have reportedly been overcome through an event in which the developer, RSL and the co-operative members themselves were all in attendance to meet the existing residents and discuss concerns.

Artist's impression of the finished site



Source: www.newsroom.carmarthenshire.gov.uk

Development of the Co-operative:

- 6.51 Prospective tenants were first engaged in September 2014. The scheme reports that maintaining the commitment of the group during this period of time, prior to contracts being signed, has not been easy. The RSL worked with the Council, using the social housing waiting list, and adverts with large local employers to identify potential co-operative members. The search culminated in a public meeting where the RSL, WCC and CCH provided an explanation of both the co-

operative housing concept and the agreed details of the Carmarthenshire scheme. Expression of interest forms were submitted by members of the public after this event and, after elimination of some candidates at the application form stage, the first tranche of co-operative members were selected. The co-operative group comprise a mix of single people, couples and families with children of all ages.

- 6.52 The RSL was keen to stress the expectation that the co-operative model placed on members from the outset of engagement. A balanced approach of creating an enjoyable social experience whilst reinforcing the message of shared responsibility appears to have been successful in creating cohesiveness, with between 20 and 30 people regularly turning up to meetings. There are signs, too, that members are starting to assume ownership of the scheme, with training sessions evolving into open discussions about self-governance arrangements, though this has been a gradual process.
- 6.53 Although the co-operative members did not contribute to decisions over the site, types of properties or design, individual accounts are highly appreciative of the choices which the co-operative members have so far been allowed to make (e.g. kitchen design, type of surfaces).

Support Accessed:

- 6.54 Grant funding was key for the commencement of the project, though the RSL are now in discussion with WCC regarding extending co-operative principles across other housing schemes (e.g. Rest Bay in Porthcawl). Training sessions for co-operative members were delivered by CCH (via the WCC) and a WCC representative has kept in close contact with the RSL throughout and attended training sessions and meetings.

- 6.55 There is a belief within the RSL that co-operative schemes are likely to result in happier customers, less rent arrears, less anti-social behaviour, and longer-term benefits. However, whether these expected savings will materialise and cover the additional costs of developing the co-operative scheme remains unknown.

Co-operative Member Motivations:

- 6.56 The motivations to become involved in the scheme include the quality of the build and the security of the tenancy in comparison with the current homes of many of the group.

“I have a little girl and in her first few years I moved three or four times so I wanted to give her some stability.”

“We'd been having trouble with landlords — one failed to look after the property and it was condemned and the last ones just got a divorce, we wanted security and to be our own landlords as well as living with like-minded people.”

“It's temporary local authority accommodation because the last house we were in had big problems with the electricity, a plug melted, it wasn't safe and the landlord wouldn't do anything so we phoned Environmental Health and then the landlord asked us to leave so we're in temporary accommodation.”

Lessons Learned:

- 6.57 The main concern of the RSL is that they have to actively engage new members, which is considered a challenge due to the low levels of awareness of co-operative housing amongst the general public. There is a perception within the RSL that people have a tendency to be risk-averse when it comes to housing decisions, and that without efforts to raise the level of understanding of co-operative housing it is likely to remain a niche part of the housing market.

7. Conclusions

- 7.1 Of the co-operative housing schemes identified during the research, eight are expected to be built (or be close to completion) by the end of 2016, with another eight expected in the medium term if relatively minor issues can be resolved. However, this research was not intended as a comprehensive survey of co-operative housing in Wales. There are some known schemes which did not engage with the research and there may also be other small schemes unknown to the WCC, whose database has been used to guide the study.

Progress of the schemes

- 7.2 The schemes have been divided between those which are citizen-led and those which are RSL-led, as this distinction appears to explain many of the important differences found between schemes during this research. The RSL-led schemes might be further distinguished between those led by prospective tenants and those led by committees of influential citizens who do not necessarily plan to move into the homes themselves, although there is not yet enough evidence to discern whether two varieties of citizen-led schemes differ in important ways. Nevertheless, RSL-led and citizen-committee-led both demonstrate noteworthy variation from the archetypal grassroots resident-initiated co-operative housing model.
- 7.3 Whilst the schemes covered by this research were quite evenly split between those which are citizen-led and those which are RSL-led, it was the schemes in the latter category which were considered most likely to be complete in the short term (six RSL schemes look likely to be complete in 2016 compared to two citizen-led schemes). Along with important legislative change (described in Chapter 3), the three grant-funded schemes represent the vanguard (i.e. are most advanced) of the RSL schemes.

- 7.4 RSL representatives spoken to feel that this funding was essential for getting these schemes underway, although other RSL-led schemes which have received no grant funding are now following behind these. Interviews with RSL representatives suggest that the housing organisations currently involved in co-operative housing believe that it could potentially represent a model for more satisfied tenants, and may even be a strategy to turn around problematic estates in some circumstances.
- 7.5 Citizen-led schemes may be initiated to serve social/environmental objectives or to address a specific local issue. In both cases, representatives frequently mention that sourcing land and finance can be considerable challenges. RSL-led schemes, by contrast, may benefit from existing land stocks and have in some cases been able to acquire public land. Where lacking a large partner organisation, citizen-led schemes may look to more modest assistance from the third sector and pro bono help from relevant professionals, though many of the schemes are currently quite undeveloped and reliant on the financial contributions that their members can make.
- 7.6 For RSL-led schemes there is some concern about the amount of funding required in the early stages of a co-operative housing scheme for the engagement and training of members. Although still perceived as an issue, the schemes which have been looked at in more depth do appear to have been successful in engaging new members, with the social housing waiting list a particularly useful source along with attendance of local events and advertising in the local press. Indeed, RSL representatives have stressed the importance of over-engaging in the first instance to allow a selection process (both formally through applications and interviews and informally through those that drop out of training) to refine the eventual group to the most committed and community-minded individuals.

The co-operative members

- 7.7 The co-operative members interviewed were a mix of those who had previously lived in social and private rented housing. They were often attracted to the RSL-led schemes in the first instance by the promise of better-quality or more spacious housing and the general quality of the built environment. There is a perception, amongst both the co-operative members and the RSL representatives, that the housing offer and environment from the more advanced scheme are of good quality, and above those of other much affordable housing. Whilst the initial attraction to RSL-led schemes may be housing factors, many co-operative members spoken to from the more advanced schemes now recognise other community-based reasons for living in co-operative housing.
- 7.8 Co-operative members for citizen-led schemes may be attracted for different reasons, though these schemes generally only consist of a core group of founder members at this stage, so the reasons given for involvement are identical to the motivation behind the scheme (i.e. social/environmental objectives or to address a particular local issue). The planned housing for the citizen-led schemes can vary and may be quite different from the RSL-led scheme, with original designs for environmentally sustainable homes, for example.
- 7.9 Feedback from the RSL-led schemes which have been completed or are currently engaged in training programmes suggests that this element has been a success (from both a co-operative member and RSL perspective) in binding the group and informing members of their responsibilities. Co-operative members understand their obligations to include the upkeep of their homes and common grounds, attendance at meetings, supporting others, and volunteering on occasion for specific roles. The perceived success of the training had led many RSL representatives to believe that the process could be shortened whilst still achieving the same outcomes, which would consequently help to reduce the front end incurred by the RSLs.

7.10 Direct involvement of co-operative members has for the most part been limited to attending meetings and learning about co-operative housing principles. Whilst lead members of citizen-led schemes may have a wider set of responsibilities from the beginning of the project (as they often have no partner organisations to share the management burden), these schemes are generally at quite an early stage of development and may not yet even have many members. For the RSL-led schemes, members may have had some involvement in choosing the fixtures and fittings of their homes (or allocating premises to individuals) but the plans for the estate are generally predetermined by the RSL/developer, as is the general form of co-operative agreement. There are some signs, though, in the more advanced schemes of co-operative members being encouraged by the RSLs to take greater decision-making responsibilities by, for example, appointing committee members or suggesting new (non-housing) areas of co-operation.

Support provision

7.11 The support provision delivered through WCC was generally very well received by the co-operative schemes. Many stakeholders commented on the enthusiasm and positivity which WCC brought to projects, which should not be overlooked given that co-operative schemes rely heavily on the goodwill and buy-in of the co-operative members. The third party support which WCC has enabled appears to have been particularly successful, with the design of training the schemes particularly praised. There was perhaps an expectation that the WCC might have had more of their own specific knowledge (i.e. beyond the third parties which they bring into schemes), though this possibly overlooks the role that WCC has played in enabling support from third parties.

- 7.12 The visibility of WCC is very high, with all stakeholders and many of the members speaking of having had contact with WCC personnel. This presence appears to lend schemes a sense of credibility amongst those involved. The RSLs which have been involved in the projects have all indicated improvements in both their technical expertise and the confidence they have in managing co-operative schemes. The support required by these particular RSLs from WCC for the development of future co-operative schemes is likely to be reduced, although there is little doubt that it would nevertheless be seen as beneficial. However, for RSLs without experience in co-operative housing, and for citizen-led schemes, WCC would seem to represent a very important resource, particularly as the level of expertise that the organisation can offer should increase over time.
- 7.13 It may be that the support offered to citizen-led schemes could be refined around their skill gaps. This may include administrative support, as well as guidance on sourcing land and securing finance, though this research did not adequately audit the skills of members in citizen-led schemes.

Closing remarks

- 7.14 This research represents an early evaluation of co-operative housing schemes in Wales and describes some positive signs that RSLs are providing the impetus for the most advanced schemes. The training of co-operative members has been taken very seriously and the residents or prospective residents of these schemes which have been interviewed were generally very positive and excited about the future of their schemes. Whether the expected benefits of both co-operative members and the RSLs are realised is as of yet unknown, and there is a sense that the current schemes are being viewed as testbeds for the sector by the housing associations. Citizen-led schemes often seem to face considerable problems in finding land and finance and, in cases in which it would be welcomed, may benefit from modified support or assistance through partnering with RSLs/developers or adoption by local authorities.

7.15 The direct financing of three RSL-led schemes appears to have been important in these cases, though there appears to be a belief that the co-operative model can potentially form the basis of a sustainable business model, particularly if the imbalance between short-term costs and expected long-term benefits can be reconciled.

8. Recommendations

- 8.1 Many of the co-operative schemes are still under development, and this research was intended as an early health check rather than a comprehensive judgement. However, the report authors have made some recommendations to policymakers around the continued encouragement of RSL-led schemes, promotion of the stability that co-operative housing can offer to residents, and assisting citizen-led schemes to find partners.

Continue to encourage RSL-led schemes

- 8.2 Although most of the schemes are not yet complete, there are signs that RSL-led schemes have been able to progress more rapidly, and are of a greater scale, than citizen-led schemes. RSL-led schemes are likely to be key to growing the co-operative housing sector. The Welsh Government has played a role in the recent involvement of housing associations in the sector through both the direct allocation of grants to three pilot schemes and enabling support services through the WCC. In addition to the material benefits of this support, the measures may have also played an important role in signalling the Welsh Government's commitment to the sector. The continuation of visible measures of support for the sector could therefore be important for maintaining confidence and enthusiasm amongst housing associations, as co-operative housing ventures are still considered speculative to some extent. In this regard the WCC appears to have been very effective, acting as a champion for co-operative housing, an intermediary between RSLs and Welsh Government, and providing a reassuring presence throughout the process.

8.3 There is little doubt that the funding of the three pilot schemes was critical in the progress of these schemes. However, some RSL schemes which did not receive grant funding also appear to be making good progress and there is optimism amongst RSL representatives that co-operative housing can represent a viable business model. This optimism is partly based on the expectation of long-term outcomes resulting from extended tenancies and the establishment of settled communities. But as the costs for co-operative housing are front-loaded and the returns accumulate slowly across the life of the scheme, the break-even point for co-operative housing may be deferred compared to other projects. A financial mechanism to encourage RSL-led schemes would be one which helped to offset these early costs, but need not necessarily be grant funding.

Raise awareness of co-operative housing with the public and understand the importance of ‘push factors’

8.4 There is some concern within RSLs that the lack of awareness of co-operative housing will limit the growth of the sector. In the view of many RSL representatives, the housing market is characterised by conservative decision-making. A lack of awareness of a new form of housing arrangement, such as co-operative housing, can therefore create a bias against involvement in schemes even if the rational arguments appear strong. Increasing public familiarity with co-operative housing, so that it is increasingly seen as a standard housing option, is likely to be beneficial for the future growth of the sector.

8.5 Until this co-operative housing achieves this level of familiarity, the importance of 'push factors' for attracting residents to co-operative housing schemes should be understood. Although co-operative members may grow to recognise the benefits of co-operation once they become involved in the scheme, they may not always do so at the point of initial engagement. Many co-operative members interviewed during this research were initially motivated to become involved in the scheme as much by 'push factors', such as their experience of bad landlords and poorly maintained housing, as by 'pull factors', such as the opportunity for co-operative working and democratic control. It is telling that the RSL-led schemes which have been advertised to the public have tended to focus on the bricks-and-mortar elements, such as the quality of the housing and environment, rather than the characteristics of co-operative housing. In many cases the unique attributes of co-operative housing skills may offer a good solution to the past problems that some people have encountered, though evidence for this is not yet available for the schemes in this evaluation.

Consider whether the support contract is offering citizen-led groups the skills they need

8.6 Citizen-led schemes can face considerable challenges. Raising finance can be an insurmountable problem and the groups may also lack specialist skills and administrative support, making complex tasks such as land acquisition a real barrier to progress. Whilst a route for these small groups to access grant funding would be beneficial in some cases, other schemes may lack more than simply finance. Although the WCC has been effective in some aspects, such as teaching groups about co-operative principles and arranging visits to other schemes, these are not necessarily the aspects with which the groups most struggle.

8.7 This evaluation has not performed a skills audit on citizen-led groups, and the capabilities of groups are likely to be highly variable, but there are signs that some groups may lack the necessary skills to progress their schemes. Citizen-led groups may, for example, require specific pragmatic support on how to collectively borrow money and raise mortgages, and how to take greater advantage of the favourable policy environment to work with local authorities to acquire land for their co-operative schemes. More generally, the citizen-led schemes may lack basic administrative support. Whilst the support contract would not be expected to offer a full secretariat function, helping citizen-led groups to formalise and document their actions would be of practical benefit and could create a continuing sense of progress and legitimacy for the group when working around barriers.

Help citizen-led schemes to find partners

8.8 In some cases, the challenges which citizen-led schemes face may be overcome through the formation of partnerships with organisations which have the financial muscle and the capabilities to manage housing schemes. This might be housing associations or developers looking to work with a preformed co-operative group. There are obstacles here in that RSLs have so far exercised considerable control over the co-operative schemes in which they have been involved and citizen-led groups often value their autonomy and the integrity of their vision for the scheme. Yet there is opportunity, too, as RSLs could benefit from cost savings in engaging new members and developing group cohesiveness whilst some citizen-led groups are actively trying to reach out to partners. A matching service which seeks out opportunities for innovative collaborations, explains the virtues of partnership working to the different parties, and offers some mediation between the groups may help some citizen-led schemes to progress. Although WCC has tried to facilitate partnership working to some extent, greater attention in this area may be beneficial.

Continue to monitor the co-operative housing schemes against the measure of success

8.9 This research has provided an early indication of the progress of supported co-operative housing schemes in Wales. Yet most of the schemes are not yet mature enough to have produced outcomes which can be evaluated. However, there are some schemes which are expected to be complete during 2016/2017 and the Stakeholder Group will therefore have an important role in monitoring the extent to which co-operative housing is providing good-quality living environments, democratic membership, self-governance, economic inclusiveness, and flexible tenancies. This research has suggested that co-operative groups may gradually strengthen their democratic processes and ability to self-govern over time, particularly where the scheme has been RSL-led. Co-operative schemes may not therefore be fully developed at the point at which residents move into their properties, and the Stakeholder Group may wish to take this into account when monitoring the success of the schemes.

9. Annex

Miscellaneous schemes

9.1 There are a number of other schemes not listed in Section 4.1. This in part reflects the limits of the research which primarily engaged with schemes which were expected to be the most advanced, and less is consequently known about the less developed schemes. Some of the schemes listed below may be in the earliest stages of development, whilst others are thought to face considerable challenges or may have even moved away from their initial intention to develop a co-operative scheme. For reference, these schemes are listed below.

- Bronllys Health and Wellbeing CIC
- Cardiff Co-housing (requires support to develop a social enterprise and co-housing scheme)
- Carreg y Fedwen, Bangor
- Castle Hotel, Barry (RSL-led, not thought to be progressing)
- Erddig, Rhostyllen Village Extension (co-operative arrangements no longer considered feasible)
- Fframwaith Housing Co-operative, Lampeter (communal smallholding, looking for co-operative members)
- Green Renewables (exploring co-operative housing across Wales)
- Hay on Wye CIC, Powys (site identified but seeking partners)
- Homemade Hamlet, Lampeter, Ceredigion (now supported by Lampeter Town Council, conducting feasibility assessment of potential sites. A steering group has been formed; however, progress has stalled because of a variety of challenges)
- Machynlleth Housing Co-operative
- Moelyci, Bangor
- Newport, Pembrokeshire CLT (site identified, co-operative idea has been explored)
- Pembrokeshire Senior Co-housing
- Raglan Court, Newport (RSL-led, not thought to be progressing as a co-operative)

- The Lees, Flint (RSL-led, not thought to be progressing)
- Ty Brethyn Housing Co-operative, Llangollen
- United Welsh Housing Co-operative, Cardiff (four co-operative homes for people with learning difficulties)

Project Team Discussion Guide

Evaluation of Co-operative Housing Developments in Wales

Case Study of Stakeholder and Housing Association Discussion Guide

First of all, thank you for agreeing to be interviewed (and for being interviewed again if you completed a previous interview). As you may be aware, Wavehill have been appointed to explore the early developmental stages of co-operative housing in Wales.

The purpose of the evaluation:

The evaluation will help the Welsh Government to understand how this form of housing is developing in Wales. The evaluation will determine what the schemes can offer differently to mainstream, non-co-operative housing schemes and their composition in terms of partners involved, funding sources, tenure offered, co-operative member involvement, etc. As part of the evaluation, we are interviewing representatives from a number of different schemes which are developing (or considering) co-operative housing models. We understand that there may be a great variety of different approaches and that different types of schemes will face different challenges.

The aims of the evaluation:

1. To assess the progress of co-operative housing schemes in Wales, and to understand more fully the detail of these schemes, from the partners involved. Also, to assess the extent to which co-operative members are already involved, and the tenure types and accommodation forms being offered.
2. Investigate the specific impact of the Welsh Government-funded support. This includes both capital funding and support delivered through the WCC.

The purpose of this interview:

This discussion guide is exactly that — a *guide* to the issues that we would like to discuss during the interview. We would, of course, be happy to discuss any other issues which you feel are relevant. All of the findings from this evaluation will be reported anonymously, so please speak openly and honestly.

For those that may have completed a telephone interview as part of the previous phase of research, please note that we need not repeat any of the questions which you have previously answered.

Topics to be discussed

Introduction and Background

1. Please introduce yourself (and the organisation that you represent).
2. Could you please introduce the scheme and what the idea was?
Interviewer note: What types of tenure are offered? (social rented, intermediate rent, for sale or a mix, and whether this matches local housing need)
3. What was your motivation to become involved in the scheme?
Interviewer note: What is the business case?
4. What is the progress of the scheme?
Interviewer note: Please confirm how many houses have currently been provided. How many are expected to be provided once the current schemes reach maturity?
5. How was the scheme instigated? Who was the lead partner at the beginning? Have roles changed as the scheme has progressed/matured?
6. What is the extent of partnership working with this scheme? How successful is partnership working? What are the advantages/disadvantages?
7. How was the land sourced? What are your plans in terms of sourcing land?
8. What sources of finance have been utilised? What challenges were faced?

9. What makes the scheme 'co-operative housing'?
Interviewer note: What co-operative models are being used? What makes the model appropriate for these circumstances?
10. What have been the most significant barriers to developing co-operative schemes?

Support Accessed

11. At a local level, what is the level of support and appetite for the scheme and for co-operative housing as a concept?
Interviewer note: How successfully has the supply of co-operative housing been encouraged?
12. (If a pilot scheme) Would a co-operative housing solution have been decided upon without capital funding?
13. (If a pilot scheme) Has the capital funding influenced the way in which/the pace at which the development has progressed?
14. To what extent has the scheme made use of the WCC?
15. What elements of the support provided by the WCC have been used and how effective is this perceived to be?
16. Have there been any issues with accessing or receiving support from WCC?
17. How can the support be enhanced or delivered more efficiently?
18. Are there any other sources of support used by the schemes? (outside of the WG-sponsored activities)

Co-operative Members

19. What were the co-operative members' reasons for getting involved in co-operative housing schemes?
20. How did the co-operative members become involved?
21. What do co-operative members understand as their obligations regarding the scheme?
22. At what point, and to what extent, do co-operative members take ownership of the scheme?

Broader Benefits

23. Does this co-operative housing scheme encourage high-quality building standards and environmental sustainability?
24. Does this co-operative housing scheme lead to greater engagement in community projects and democratic processes more widely?
25. Does this scheme present a route to home ownership in practice, and is this valued as an eventual goal?
26. Are there expected benefits of enhanced community cohesion?
27. Are there expected benefits of less crime and antisocial behaviour when compared to conventional social housing projects?
28. What message would you like us to take away from this interview?

Diolch yn fawr

This discussion guide is, however, exactly that — a *guide* to the issues that we would like to discuss. Not all questions will be relevant to you and we will focus on those that are. And we would, of course, be happy to discuss any other issues which you feel are relevant.

The discussion should take around 30 minutes of your time.

Co-operative Member Discussion Guide

Hello, my name is [name of interviewer] from Wavehill. We're calling in reference to the housing scheme at [name of scheme].

We're undertaking a piece of research for the Welsh Government, who would like to find out more about people's experiences of different types of housing. Any comments that you make will be confidential and all of the findings will be reported anonymously, so please speak openly and freely.

1. I understand that you're now living in [name of scheme] / I understand that you may be moving into [name of scheme]. Is that correct?

If haven't yet moved into the scheme, go to (2)

If already living in the scheme, go to (3)

2. What type of accommodation are you currently living in?

Skip to (4)

3. What type of accommodation were you previously living in?

Code key details into categories

Social housing	
Private rented	
Private owned	
Staying with friends/relatives	
Homeless	
Hostel/hotel/B&B	

4. What was your experience of living in that accommodation?

Prompt: What was/is your motivation for wanting to move?

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Code key details into categories

For better-quality accommodation	
For cheaper rent	
To get more control over where I live	
To live in a nicer neighbourhood (better environment, less anti-social behaviour)	
Didn't/don't want to move	
To upsize	
To downsize	
Other	

5. Are you aware of the term 'co-operative housing'?

Yes	
No	
Not sure	

If 'yes', go to (6)

If 'no' or 'not sure', go to (7)

6. What does 'co-operative housing' mean to you?

7. Co-operative housing can mean lots of different things, but it normally involves residents becoming members of their housing scheme and having more of a say over how the estate is run.

Were you aware that [name of scheme] was a co-operative housing scheme (or was being considered as a co-operative housing scheme) when you moved in?

8. How did you become involved in the scheme?

Prompts: Did you find out about the scheme through being on a local authority waiting list?

Did you actively seek out a co-operative housing scheme?

9. Did you think that there were any added benefits when you found out that the scheme was a (or due to be a) co-operative?

Code key details from the above answers into categories — tick as many as appropriate

Wasn't aware that it was (or could become) a co-operative when first interested	
Was specifically looking around for a co-operative scheme	
It was not initially important that it was a co-operative, but it's an added benefit	
It was completely irrelevant that the scheme was a co-operative when making a decision	
Would have preferred it not to have been a co-operative scheme	

10. Do you feel that a traditional social housing scheme would also have suited your purposes?

Prompt: If so, why didn't you choose to move to a conventional social housing scheme?

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Code key details into categories — tick as many as appropriate

Yes, conventional social housing would have fulfilled needs, but it wasn't available	
Yes, conventional social housing would have fulfilled needs, but the co-operative scheme has other benefits	
No, conventional social housing would not have been adequate for needs	

11. Have you received (or did you receive) any information/support about becoming a member of the co-operative (i.e. before joining the scheme)?

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12. Have you attended any training sessions about being a member of a co-operative?

Follow-up: What have been the positives and negatives of the training sessions?

13. Is there any information, guidance or support which would have been useful to receive?

14. Have you attended any committee meetings yet?

15. Are there any particular obligations that you have as part of the scheme?

Prompt: If so, what are these and how do you feel about them?

16. How involved were/are you in the initial development of the scheme?

Prompts: Have you had any input in the type of housing or design of the estate?

Have you had any say over what the terms and conditions of being a co-operative member should be?

(If currently a co-operative scheme)

17. Does being involved in this scheme differ from your previous experiences of housing? If so, in what ways?

Interviewer note: Questions 18–20 are likely only to be relevant for co-op board members and people who have been very closely involved. Skip as appropriate.

18. Are you aware of any barriers that [name of scheme] has faced/is facing in becoming a co-operative housing scheme?

19. Are you aware of any support that the scheme has had from government or from other organisations to help it to become a co-operative?

Prompt: If so, how useful has this support been?

20. Is there any support which you haven't received which may be/have been useful?

21. What do you think that the main benefits of a co-operative housing scheme are/could be to you?

22. Do you expect that there will be a better sense of community within the co-operative housing scheme than within a normal social housing scheme?

Prompt: If yes, what kinds of benefits do you think this will have for the people who live on the scheme?

23. Do you think that there are/could be any disadvantages?

24. Do you think that members of a co-operative housing scheme have any special responsibilities?

Prompts: Do you think that co-op members play a more positive role in their community?

Do you think it creates much work for you?

25. How important do you think the mix of people would be?

Prompt: Do you think that there are any particular values that potential members of the co-operative would need to share?

26. If there is (or could in the future be) a committee of co-operative members which represents the residents, what areas of responsibility does it have (or should it have)?

Finally, we have a few standard questions about yourself [reminder: anonymity is ensured, and no personal details will be held or passed on to Welsh Government].

27. What is the highest level of education you have completed?

University (or equivalent)	
College (or equivalent)	
Secondary school	
Primary school only (or less)	

28. What is your current employment status? (tick as many as appropriate)

Self-employed	
In full-time employment	
In part-time employment	
Unemployed	
In full-time education	
Other	
Please specify 'other'	

29. What is your postcode? (data analysis purposes only — you will not be sent mail) Please ask for full postcode. If not in full, the first four digits.

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If completely refuses postcode, go to (30)

If gives postcode, skip to (31)

30. Which area do you live in? [as local as possible, i.e. village or town name, district, etc.]

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31. Gender (*interviewer to self-complete — do not ask*)

Male	Female
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32. Age

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33. How many people live in your house, and what is their relationship to you?

No. of Adults	Relationships to respondent

No. of Children	Relationships to respondent

34. Are your day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

Yes, limited a lot	
Yes, limited a little	
No	
Do not want to answer	

35. Ethnicity

White		Asian or Asian British	
Welsh		Indian	
English		Pakistani	
Scottish		Bangladeshi	
Northern Irish		Black or Black British	
Irish		Caribbean	
British		African	
Mixed		Other Ethnic Group	
White and Black Caribbean		Chinese	
White and Black African		Arab	
White and Asian		Gypsy/Romany/Irish Traveller	
Other – Please specify			

Project Organiser Online Survey

Thank you for taking the time to complete our survey. Please note that any comments or feedback that you make within this survey will be treated as confidential. All data will be anonymised and non-attributable across all written material that is produced as a result of this evaluation. The information you provide will only be used for the purposes of this evaluation.

You should also be aware that this is an independent evaluation. As such, nobody who is working on the evaluation works for the Welsh Government or with any of the organisations that have been involved in the scheme.

Your name:

Who are the main partners involved in your housing scheme?

How has (or will) the housing scheme been funded?

How many homes are there (or will there be) in your housing scheme?

Are these (or will these be) new build?

What is the completion date for your housing scheme?

Are there currently co-op members (e.g. residents or prospective residents) actively involved in your housing scheme?

- Yes
- No
- Don't know

How many co-op members are there?

What type of agreement does the housing association have with the co-op members? (i.e. what responsibilities do the co-op members and housing association have towards each other?)

Has your housing scheme accessed any support through the Wales Co-operative Centre?

- Yes
- No
- Don't know

Please describe the support you have accessed.

How satisfied have you been with this support?

- Very satisfied
- Fairly satisfied
- Not very satisfied
- Not at all satisfied

Please explain your answer.

Is there any other support you would like to see the Wales Co-operative Centre offer?

Thank you very much for taking the time to complete this survey!